

INFORMATION DISCLOSURE CITATION (Use several sheets if necessary) COPY OF PAPERS ORIGINALLY FILED				Docket Number (Optional) 09/873,864		Application Number NFRK-001	
				Applicant(s) Herman et al.			
				Filing Date June 4, 2001		Group Art Unit 2161	

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U.S. PATENT DOCUMENTS							
EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
RP		5,806,042A	9/8/98	Kelly et al.	705	4	
RP		4,750,121A	6/7/88	Halley et al.	705	35	
RP		6,138,102	10/24/00	Hinckley, Jr.	705	4	
RP		5,966,693	10/12/99	Burgess	705	4	

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FOREIGN PATENT DOCUMENTS								
	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)		
RP	N1	Holmwood et al., An Innovative Alternative for Funding Life Insurance Premiums, Trusts & Estates, vol. 139, no. 2, pp 22-23, paragraphs 2-3, February 2000

EXAMINER <i>Rachael PNT</i>	DATE CONSIDERED <i>12/10/03</i>
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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.